

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION

In re: MARK WINSOCK § Case No. 5:18-bk-02046  
LIANE L. WINSOCK §  
§  
§  
§  
Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/16/2018.
- 2) The plan was confirmed on 09/07/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/26/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$149,209.00.
- 10) Amount of unsecured claims discharged without full payment: \$99,595.85.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 7,785.91
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 7,785.91</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,063.50
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 565.70
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,629.20</b>
Attorney fees paid and disclosed by debtor(s):	\$ 700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA M. DORAN, ESQUIRE	Lgl	0.00	NA	NA	5,063.50	0.00
DISCOVER	Uns	1,889.00	2,016.59	2,016.59	0.03	0.00
DISCOVER	Uns	2,815.37	2,915.58	2,915.58	0.04	0.00
NAVY FEDERAL CREDIT UNION	Uns	13,862.00	14,223.79	14,223.79	0.18	0.00
NAVY FEDERAL CREDIT UNION	Uns	11,489.00	11,566.64	11,566.64	0.15	0.00
NCB MANAGEMENT SERVICES INC	Uns	0.00	31,009.51	31,009.51	0.40	0.00
BECKET & LEE	Uns	800.00	838.26	838.26	0.01	0.00
QUANTUM3 GROUP, LLC	Uns	777.57	822.32	822.32	0.01	0.00
BANK OF AMERICA	Uns	2,151.00	2,227.71	2,227.71	0.03	0.00
CHOICE ONE COMMUNITY FCU	Uns	4,022.73	3,884.48	3,884.48	0.05	0.00
CHOICE ONE COMMUNITY FCU	Sec	3,285.67	3,003.82	0.00	0.00	0.00
FAY SERVICING, LLC	Sec	0.00	NA	NA	0.00	0.00
CHOICE ONE COMMUNITY FCU	Sec	2,868.03	2,719.47	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,300.43	1,534.25	1,534.25	0.02	0.00
MIDLAND CREDIT MGMT;	Uns	1,244.00	1,397.66	1,397.66	0.02	0.00
RESURGENT CAPITAL SERVICES	Uns	517.00	510.59	510.59	0.01	0.00
RESURGENT CAPITAL SERVICES	Uns	652.51	667.34	667.34	0.01	0.00
QUANTUM3 GROUP, LLC	Uns	965.27	1,085.90	1,085.90	0.01	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	970.00	1,089.55	1,089.55	0.01	0.00
QUANTUM3 GROUP, LLC	Uns	24.00	99.30	99.30	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	769.02	895.89	895.89	0.01	0.00
QUANTUM3 GROUP, LLC	Uns	316.00	399.18	399.18	0.01	0.00
ECAST SETTLEMENT CORP	Uns	1,609.23	1,538.45	1,538.45	0.02	0.00
ECAST SETTLEMENT CORP	Uns	1,593.00	762.37	762.37	0.01	0.00
ECAST SETTLEMENT CORP	Uns	1,297.00	1,266.21	1,266.21	0.02	0.00
ECAST SETTLEMENT CORP	Uns	1,180.66	1,120.55	1,120.55	0.01	0.00
ECAST SETTLEMENT CORP	Uns	1,788.00	1,686.63	1,686.63	0.02	0.00
PNC BANK	Uns	8,912.00	8,912.66	8,912.66	0.10	0.00
CREDIT FIRST	Uns	726.00	775.06	775.06	0.00	0.00
FAY SERVICING, LLC	Sec	263,850.00	266,329.14	2,155.53	2,155.53	0.00
SERVICE 1ST FCU	Sec	9,191.00	NA	NA	0.00	0.00
US SMALL BUSINESS	Sec	114,164.04	NA	NA	0.00	0.00
SYNCHRONY/PAYPAL	Uns	66.00	NA	NA	0.00	0.00
SERVICE 1ST	Uns	3,497.20	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	2,405.06	NA	NA	0.00	0.00
ELAN	Uns	382.30	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,155.53	\$ 2,155.53	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 2,155.53</b>	<b>\$ 2,155.53</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 93,246.47</b>	<b>\$ 1.18</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,629.20
Disbursements to Creditors	\$ 2,156.71
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 7,785.91</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/11/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.